

**REMARKS**

Claims 1-19 are pending in this application. By this Response, Applicants have provisionally elected Group I (claims 1-16) with traverse.

Applicants respectfully traverse the restriction requirement because Group I is not distinct from Group II. First, either the group I or the group II claims require some particulars of the other for patentability. For example, claim 11 of group I recites:

A system of using an automated teller machine, comprising:

an automated teller machine for identifying a financial institution based on an account identifying medium to conduct a financial transaction with a customer;

a plurality of financial institution systems for conducting transactions with said automated teller machine; and

a relay center for relaying transactions between said automated teller machine and said financial institution systems;

wherein said automated teller machine enciphers a personal identification number inputted by said customer and transmits the enciphered personal identification number to said relay center for use in the identified financial institution, wherein said relay center transmits the enciphered personal identification number to the identified financial institution system, and wherein said identified financial institution system deciphers said enciphered personal identification number. *-- Emphasis added.*

And claim 17 of group II recites:

A relay center connected between an automated teller machine and a plurality of financial institution systems through a network, comprising:

means for receiving a transaction request message from said automated teller machine and for transmitting the transaction request message to a particular financial institution system;

means for receiving a transaction response message corresponding to said transaction request message from said particular financial institution system and for transmitting said transaction response message to said automated teller machine; and

means for updating a counter provided for each financial institution based on said transaction request message or said transaction response message.

*-- Emphasis added.*

As shown above, claim 11 and claim 17 each includes features of the other as claimed and is not

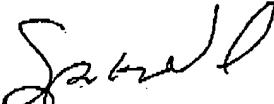
distinct from the other. (See MPEP 806.05(c) (II).) In addition, the relay center claimed in claims 17 and 18 does not have separate utility because the features of the relay center as claimed are related to the use of an automatic teller machine of group I. For example, claim 17 recites “means for receiving a transaction request message from said automated teller machine[.]” and claim 18 recites “means for storing transaction content for each particular financial institution into a counter provided for each financial institution based on a transaction conducted between said automated teller machine[.]” (Emphasis added). As such, the inventions as claimed in claims 17 and 18 are used in “the method of handling a financial transaction using an automated teller machine[,]” which are identified as group I. (Office Action at page 2). That is, inventions of claims 17-19 do not have a separate use.

In addition, group I of the invention is not limited to a method of handling a financial transaction using an automated teller machine, but includes also “[a] system of using an automated teller machine,” as claimed in, e.g., claims 7 and 11. The relay center claimed in claims 17-19 of group II are components of the system claimed in claims 7 and 11 of group I.

In view of the foregoing, Applicants submit that a restriction is not warranted, and respectfully request withdrawal of the Restriction Requirement.

Prompt examination on the merits is respectfully requested. Should the Examiner require anything further from Applicants, the Examiner is invited to contact Applicants' undersigned representative at the number listed below.

Respectfully submitted,

  
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